

**FIRST FINANCIAL SERVICE CORPORATION**

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 3150997	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$1,319	\$1,229	-6.9%		
Loans	\$891	\$748	-16.1%		
Construction & development	\$128	\$68	-46.8%		
Closed-end 1-4 family residential	\$222	\$204	-8.5%		
Home equity	\$58	\$54	-7.3%		
Credit card	\$0	\$0	18.5%		
Other consumer	\$40	\$9	-78.4%		
Commercial & Industrial	\$44	\$30	-32.3%		
Commercial real estate	\$364	\$334	-8.1%		
Unused commitments	\$87	\$73	-16.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$59	\$265	346.6%		
Asset-backed securities	\$0	\$0			
Other securities	\$137	\$49	-64.0%		
Cash & balances due	\$166	\$92	-44.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$28	\$32	12.0%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$35	\$29	-17.7%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,230	\$1,155	-6.1%		
Deposits	\$1,174	\$1,123	-4.3%		
Total other borrowings	\$53	\$28	-47.2%		
FHLB advances	\$53	\$28	-47.2%		
Equity					
Equity capital at quarter end	\$90	\$74	-17.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	7.2%	5.9%	--		
Tier 1 risk based capital ratio	10.1%	8.9%	--		
Total risk based capital ratio	11.4%	10.2%	--		
Return on equity <sup>1</sup>	-29.2%	-8.0%	--		
Return on assets <sup>1</sup>	-2.2%	-0.5%	--		
Net interest margin <sup>1</sup>	3.0%	3.0%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	53.7%	43.6%	--		
Loss provision to net charge-offs (qtr)	187.1%	297.3%	--		
Net charge-offs to average loans and leases <sup>1</sup>	1.3%	0.3%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	19.5%	13.3%	3.5%	0.1%	--
Closed-end 1-4 family residential	2.4%	2.1%	0.9%	0.0%	--
Home equity	0.2%	0.3%	0.2%	0.0%	--
Credit card	7.0%	0.0%	0.0%	0.0%	--
Other consumer	0.5%	0.2%	0.0%	0.2%	--
Commercial & Industrial	2.4%	3.9%	2.7%	0.5%	--
Commercial real estate	2.6%	7.2%	-1.5%	0.1%	--
Total loans	4.7%	5.3%	0.3%	0.1%	--